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ABSTRACT

This is a guide designed to aid in the filing of complaints against discriminatory practices. It provides information on how and where to file complaints about discrimination because of race, color, sex, religion or national origin. Discrimination because of age, handicap, lack of citizenship, institutionalization, military service, and status as an American Indian are also covered. Areas of concern include: (1) credit; (2) education; employment and training; (3) housing; (4) law enforcement; and (5) other Federally-funded programs. Addresses of both regional and local offices of Federal agencies are provided. (APM)

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Getting Uncle Sam To Enforce Your Civil Rights

United States Commission on Civil Rights

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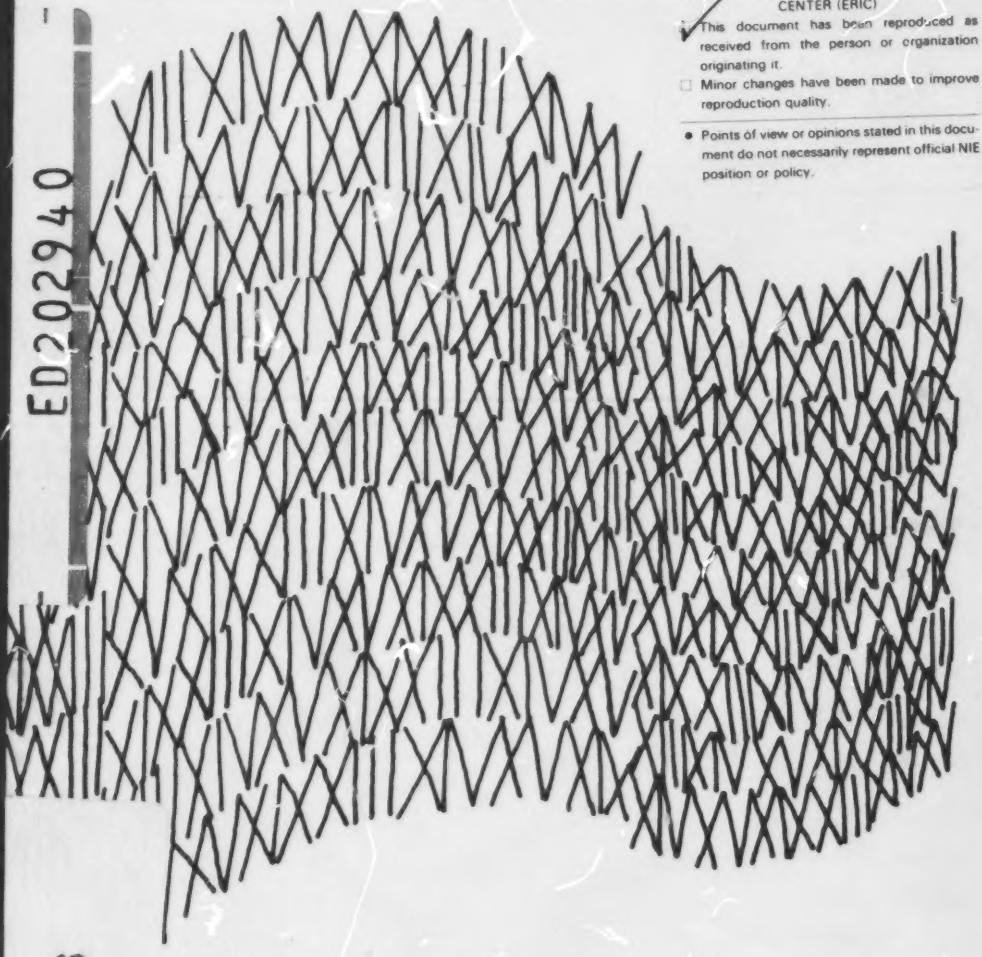

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U.S. COMMISSION ON CIVIL RIGHTS

The U.S. Commission on Civil Rights is a temporary, independent, bipartisan agency established by Congress in 1957 and directed to:

- Investigate complaints alleging that citizens are being deprived of their right to vote by reason of their race, color, religion, sex, age, handicap, or national origin, or by reason of fraudulent practices;
- Study and collect information concerning legal developments constituting discrimination or a denial of equal protection of the laws under the Constitution because of race, color, religion, sex, age, handicap, or national origin, or in the administration of justice;
- Appraise Federal laws and policies with respect to discrimination or denial of equal protection of the laws because of race, color, religion, sex, age, handicap, or national origin, or in the administration of justice;
- Serve as a national clearinghouse for information in respect to discrimination or denial of equal protection of the laws because of race, color, religion, sex, age, handicap, or national origin;
- Submit reports, findings, and recommendations to the President and Congress.

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Front cover: Civil rights for minorities and women are based on the 13th, 14th, 15th, and 19th amendments to the Constitution. These amendments inspired the design for the front cover of this publication.

Single copies of this booklet are available free of charge by contacting:

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This booklet is also available free in Spanish (*Logrando Que El Tio Sam Haga Valer Sus Derechos Civiles*) from the address above.

Another booklet in Spanish, describing the Civil Rights Division of the Department of Justice (*La Division de Derechos Civiles (Derechos Humanos)*), is available free from:

Civil Rights Division
Department of Justice
10th & Pennsylvania Ave., N.W.
Washington, D.C. 20530

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1. Introduction

There are many Federal laws against discrimination. They were passed to protect people who, because of their race, color, religion, sex, national origin, age, handicap, or other characteristics, are denied their rights.

This might occur when they try to vote, rent or buy a home, use a public place, get a job, an education, or a bank loan, or do many other things.

Discrimination is treating someone differently from another person because of a particular characteristic. Not all kinds of discrimination are illegal or even unfair; for example, States allow only their own residents to vote in State elections. There are also many kinds of unfair treatment that are not discrimination.

If you believe you have been discriminated against for the reasons listed in the first paragraph and want to file a complaint with the Federal Government, this booklet is intended to help you. It is not intended to tell you how to get assistance from numerous special programs the Federal Government has set up to help American Indians, minority businesses, veterans, handicapped children, and others.

How do you make out a complaint? Where do you send it?

It's not hard. It's your right, and your duty, too, for by acting on your own behalf, you are helping others who may suffer the same kind of discrimination.

If you have a complaint, you should first decide if you want to take it up with the Federal Government. States, counties, and municipalities also have laws against discrimination, and these are sometimes stronger than Federal ones. Frequently, these goverments act on complaints more quickly. If they have applicable laws, you can file a complaint with them instead of, or in addition to, filing one with the Federal Government. The Federal Government has arrangements with some State governments to refer certain kinds of complaints to them.

The Civil Rights Act of 1964, the Voting Rights Act of 1965, the Age Discrimination in Employment Act of 1967, the Civil Rights Act of 1968, and the Rehabilitation Act of 1973 are among the Federal laws which require that people be treated equally.

Many Federal agencies are responsible for enforcing these laws and regulations to implement them. Sometimes the Government must get a complaint from someone who has been discriminated against before it can act against an individual or organization that violates people's rights. Because laws and regulations frequently require that complaints be filed within certain time limits, **it is important to file as soon as possible after the discriminatory act occurs.**

The U.S. Commission on Civil Rights has no power to enforce the laws and hence cannot resolve individual complaints of discrimination. If, after reading this booklet, you are still not sure which agency you should contact, send your complaint to

Complaint Referral
U.S. Commission on Civil Rights
Washington, DC 20425

You may also write to the appropriate CCR regional office (see page 46).

2. How to File a Complaint

Your complaint should be in writing (typed or printed neatly), dated, signed, and should include the following information:

- your name
- your address and telephone numbers at home and at work
- the name and address of the person(s) and/or establishment you believe to have discriminated against you
- a description of the action or actions of discrimination. This should include the date and place of the action, what you believe to be the basis for discrimination (race, sex, etc.), and the names of persons who have information concerning your complaint.

When your complaint is investigated, you may also be asked for copies of receipts, contracts, or other records supporting your claim of discrimination. Do not send materials that you want returned with your initial complaint.

3. Where to File Complaints About Discrimination Because of Race, Color, Sex, Religion, or National Origin

Some agencies handle complaints only at their Washington headquarters; others want to get them at regional or local offices. Some handle them both places. If complaints are to go to regional or local offices, you are referred to the list in chapter 7, where the headquarters address is also listed, in case you want it. If complaints can go either to headquarters or to regional or local offices, the headquarters address is listed in the main text and you are also referred to the list in chapter 7.

Credit

If you think you have been discriminated against by a **bank, savings and loan association, credit union, store,** or **other creditor**

- in being discouraged from applying for credit or a loan,
- in being given unfair terms for credit or a loan,
- in being denied credit or a loan,

write to the agency in charge of enforcing equal credit practices of that lender. You should also complain if you think a lender is "redlining"—refusing to make loans or setting different conditions for loans on property in a certain place because of the area's racial, religious, or ethnic makeup. You should complain, too, if you think someone has denied you credit because of characteristics, like race or religion, of persons with whom you deal.

A creditor must give you the name and address of the appropriate enforcement agency when it turns down the terms you request or denies you credit. If a lender does not offer you this information or refuses to give it to you, write to the appropriate agency in the list that follows. Some of these agencies may not investigate individual complaints, although they may take action against a lender because of a number of complaints against it.

If the creditor is

- a **nationally chartered bank** ("national" or "N.A." will be in its name), write to the appropriate national bank region branch of the Office of the Comptroller of the Currency (see page 45),
- a **State-chartered bank and a member of the Federal Reserve System,** write to

Division of Consumer and Community Affairs
Federal Reserve Board
Washington, DC 20551

- a **State-chartered bank insured by the Federal Deposit Insurance Corporation** (it will display the FDIC symbol) and not a member of the Federal Reserve System, write to the appropriate FDIC regional Office (see page 39).
- a **savings and loan institution** insured by the Federal Savings and Loan Insurance Corporation (it will display the FSLIC symbol), write to the appropriate Federal Home Loan Bank (see page 40).
- **a federally-chartered credit union** ("Federal" will be in its name), write to the appropriate regional office of the National Credit Union Administration (see page 43).
- a **stock and bond broker** or **dealer**, write to

Office of Consumer Affairs
Securities and Exchange Commission
Washington, DC 20549

- a **Federal land bank, Federal land bank association, Federal intermediate credit bank,** or **production credit association**, write to

Office of Supervision
Farm Credit Administration
Washington, DC 20578

- a **retail store, department store, small loan and finance company, gasoline or other nonbank credit card issuer, State-chartered credit union,** or **other creditor**, write to

Equal Credit Opportunity
Federal Trade Commission
Washington, DC 20580

or to the appropriate FTC regional office (see page 42).

The Justice Department may sue lenders who show a pattern or practice of equal credit violations. It may also file suit in cases referred by the agencies that initially investigate complaints. You may write to

Chief, General Litigation Section
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

In addition to the reasons for discrimination mentioned in the introduction to this booklet, the Equal Credit Opportunity Act forbids discrimination because of marital status or age (with some limitations), because applicants receive public assistance, or because they have acted to protect their rights under equal credit laws. The ECOA does not cover discrimination because of handicap.

Write to the Federal Trade Commission at the address listed for more information about the ECOA, including your right to bring suit under this law (see also "Legal Action," page 28).

Education

In May 1980 the Department of Health, Education, and Welfare was split into two departments: the Department of Education (ED) and the Department of Health and Human Services (HHS). However, the Department of Education assumed many functions associated with handicapped persons.

If you think you or your child has been discriminated against by a **public school, school system, college, or university, or a private school, college, or university** that gets Federal benefits, write to

Assistant Secretary for Civil Rights
U.S. Department of Education
Switzer Bldg., 330 C St. S.W.
Washington, DC 20201

Complaints to ED should be in writing, signed, and filed within **180 days** after the discriminatory act takes place. You should include the information outlined on page 3 and also say if you think a whole group of students or teachers are being discriminated against. If the victim is an elementary or secondary student, list her or his name, grade, school, and school district.

According to a 1974 Supreme Court decision, discrimination may also include failure to provide instruction to non-English-speaking students.

Certain kinds of complaints should also be sent to the U.S. Attorney General, who may bring suit after receiving a written and signed complaint from:

- a parent (or group of parents), stating that his or her child is one of a group being discriminated against by a school board;
- an individual, or his or her parent, stating that he or she has been denied admission to or dismissed from a public college, university, or postsecondary vocational or technical school because of race, color, religion, sex, or national origin.

These complaints should be sent to

Chief, General Litigation Section
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

If you think you or your child has been discriminated against because of race, color, or national origin by a **vocational, technical, elementary, or secondary school,** which is **privately-owned,** operated for **profit,** and **not** run by a **hospital**, you should also write to

Chief Benefits Director
Veterans Administration
Washington, DC 20420

VA can act if it pays benefits for any veteran enrolled at the school, or otherwise assists the school, even if the person discriminated against is not a veteran.

If you think you or your child has been discriminated against by a **private, nonprofit school,** you may also write to the nearest district office of the Internal Revenue Service (see page 43). IRS can revoke a school's tax exemption for discriminatory policies.

Federal law prohibits all institutions of vocational and professional education and graduate higher education that get Federal funds from admitting students of only one sex. It forbids public institutions of undergraduate higher education to admit students of only one sex unless they have always had this policy.

Federal law does not prohibit unequal treatment of the sexes in schools whose main purpose is training for U.S. military or merchant marine service and in religious schools when anti-sex discrimination law conflicts with religious doctrines.

Employment and training

If you think you have been discriminated against

- by an **employer** in being hired or tested for a job, in being promoted or fired, in work opportunities or conditions, in pay or benefits, or in apprenticeship or training programs;
- by a **labor union** in its apprenticeship or training programs, hiring hall procedures, or membership requirements;
- by an **employment agency**, including a State employment service, in its job testing, referrals, or fees;

write or call the nearest office of the Equal Employment Opportunity Commission (see page 37). They will give you instructions and forms for filing a charge. Complaints must usually be filed within **180 days** after the discriminatory act takes place.

Although EEOC prefers that its forms be used, you can also file a charge by writing a letter containing your name and address and that of the employer, union, or employment office you think has discriminated. You must date the letter and briefly explain what the discriminatory act was and when it occurred.

A Presidential order also forbids discrimination by **companies that hold contracts with the Federal Government** and by **firms working on construction projects that get Federal funds**. If you think the employer who has discriminated against you holds a contract with a Federal agency, write to the appropriate regional office of the Department of Labor (see page 35). Complaints must usually be filed within **180 days**.

If your complaint is the only one against that employer, it will probably be referred to EEOC. If it is one of several, or if many other persons are also affected, the Labor Department may step in.

The Equal Pay Act requires that **men and women** who work in the same establishment (which could be a company or a branch of one) must be given equal pay if they are performing jobs under similar conditions that require equal skill, effort, and responsibility, unless the difference is for non-sex-related reasons.

If you think you have been given lower pay because of your sex, write to the nearest office of the EEOC (see page 37).

If you're a **Federal employee** or an **applicant for Federal employment** and think you have been discriminated against, within **30 days**, contact the equal employment opportunity director of the agency involved for information on filing a complaint. If the agency rules against you, you should ask the equal employment opportunity director what appeal rights you have and what the time limits are for filing an appeal.

If your complaint concerns an action that may not be appealed to the Merit Systems Protection Board (such as most instances of refusing to hire or promote you), you may appeal directly to EEOC. Obtain a complaint form from the agency and file it with

Office of Appeals and Review
Equal Employment Opportunity Commission
Washington, DC 20506

If your complaint concerns an action that may be appealed to the MSPB (such as being fired), you may take your appeal there, or you may instead take the matter to court (see "Legal Action," page 28); MSPB complaint forms should be obtained from the agency and filed with

Merit Systems Protection Board
Washington, DC 20419

If the MSPB rules against you on the discrimination aspect of your case, you may then ask EEOC to review the MSPB decision, or you may go to court.

If you think you have been discriminated against by a **State employment service** (also covered by EEOC) or **unemployment benefits office**, or by Comprehensive Employment and Training Act (**CETA**) job training or public service employment **programs**, write to the appropriate regional office of the Department of Labor (see page 35).

If you think you have been discriminated against by an **apprenticeship program** registered with the Department of Labor or a State apprenticeship agency, write to

Bureau of Apprenticeship and Training
Employment and Training Administration
U.S. Department of Labor
Washington, DC 20213

If you think you have been discriminated against by a **job training center** that receives Federal assistance, write to the appropriate Federal agency. For example, the Veterans Administration (address on page 7) can act if it pays benefits for any veteran enrolled at the school, or otherwise assists the school, even if the person discriminated against is not a veteran.

If you think you have been discriminated against in employment by a court, jail, prison, police department, or other **law enforcement agency**, write to

Office of Civil Rights Compliance
Law Enforcement Assistance Administration
U.S. Department of Justice
Washington, DC 20531

LEAA can act if it provides funds or assistance to the program or activity.

Numerous other Federal agencies, such as the Department of Agriculture, the Federal Communications Commission, the Department of the Treasury, and the Environmental Protection Agency, enforce statutes that contain prohibitions against discrimination by particular groups of employers. In almost all cases, EEOC also has jurisdiction. It

may be to your advantage to file complaints with all agencies you think may enforce laws covering your situation.

EEOC is responsible for coordinating Federal enforcement of laws against employment discrimination. Its Office of Interagency Coordination works with all Federal agencies in developing more effective procedures and uniform standards for handling complaints and assuring compliance with employment discrimination laws. If you believe a complaint filed with another agency has not been properly handled, you should write to

Office of Interagency Coordination
Equal Employment Opportunity Commission
Washington, DC 20506

If you have questions concerning employment discrimination laws, you should write to EEOC's Office of Public Affairs at the city and ZIP code above.

Housing

If you think you have been discriminated against
- in trying to **buy** or **rent a house** or **apartment,**
- in getting a **housing loan** (see also the section on credit),
- in real estate **broker services,**

or if you wish to complain about
- **advertisements** that housing is available only to persons of a certain race, color, sex, religion, or national origin,
- **"blockbusting"**—persuading owners to sell or rent housing by telling them that minorities are moving into a neighborhood, in order to make a profit,

call 755–5490, if you live in the Washington, DC, area, or 800–424–8590 (toll free), if you live elsewhere. You may instead write to the appropriate area office of the Department of Housing and Urban Development (see page 33).

Complaints must be written, signed, and filed with HUD within **180 days** after the discriminatory act.

You may also complain to the Justice Department, which may step in if a pattern or practice of discrimination appears to exist, or if the denial of rights to a group of persons raises an important public issue. Write to

Chief, General Litigation Section
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

Neither HUD nor the Justice Department has authority to act in some instances of discrimination, such as those that occur in the sale or rental of a single-family home by a private individual who owns three or fewer such units and does not advertise or use a broker, or in the rental of a room or apartment in a dwelling containing four or fewer units, if the owner lives in one of them. However, the Civil Rights Act of 1866 forbids **racial** discrimination in the actual sale or rental of property; you may protect your rights by taking legal action (see page 28).

The Equal Credit Opportunity Act has recently been amended. It now covers arrangers of credit, such as referrals by realty brokers. Housing discrimination complaints involving real estate broker services, where such services include credit referral, should be sent to

Bureau of Consumer Protection
Federal Trade Commission
Washington, DC 20580

Law enforcement

If you have a complaint about **police brutality** or **abuse of your rights** by the police or other public officials, contact the nearest office of the Federal Bureau of Investigation (FBI), listed in the front of your phone book under "police," or write to the Justice Department at the address on page 7.

Because the Law Enforcement Assistance Administration gives funds to State and local governments to improve law enforcement and crimi-

nal justice, it can also act. If you think you have been discriminated against by a court, jail, prison, or another law enforcement agency in employment or failure to provide police protection, you may also write to LEAA at the address on page 10.

Because law enforcement programs may receive revenue sharing funds, in cases of discrimination, you may also write to the Office of Revenue Sharing at the address on page 17.

Other federally-funded programs

A number of Federal laws prohibit discrimination in programs that get Federal money or other assistance. The 1964 Civil Rights Act forbids discrimination because of race, color, or national origin; the 1972 State and Local Fiscal Assistance Act forbids discrimination because of race, color, national origin, and sex; the 1973 Rehabilitation Act and the Education for Handicapped Children Act bar discrimination because of handicap, and the 1975 Age Discrimination Act prohibits age discrimination.

The 1972 Education Amendments forbid sex discrimination in federally-funded education programs, and other laws bar sex and religious discrimination in various other activities the Federal Government funds.

The law barring discrimination in a program is normally enforced by the agency that runs it. Although you may not be compensated for being discriminated against, the agency should cut off funds to the program if it continues to discriminate.

Information on where to file complaints about education, job training, housing, and law enforcement programs is contained in other sections of chapter 3. Programs in agriculture, health and welfare, recreation, transportation, environmental control, and other fields are covered in this section.

If you think you have been discriminated against because of sex or religion, but are not sure if a law covers your situation, go ahead and file a complaint on the chance that it does.

Many agencies have time limits (usually **180 days** after the discriminatory act) on when complaints can be filed.

The law barring discrimination because of race, color, or national origin in federally-funded programs covers benefits and services, but not employment by the program, unless a main purpose of the operation is to provide employment, or unless discrimination in employment could cause discrimination in benefits and services.

In the event that employment is covered, you should file such a complaint with the agency funding the program. However, job discrimination is covered by other laws and complaints should also be filed as described in the employment section.

If you think you have been discriminated against by an **agricultural** or **rural** program, such as the Cooperative Extension Service or the Farmers Home Administration, or by a local welfare office in applying for **food stamps**, write to

Secretary of Agriculture
Washington, DC 20250

If you think you have been discriminated against by an **antipoverty project** such as the Community Action Program, write to

Associate Director, Office of Human Rights
Office of Legal Affairs and General Counsel
Community Services Administration
Washington, DC 20506

or to the appropriate CSA regional office (see page 30).

If you think you have been discriminated against by a program operated under **a community development grant**, write to the appropriate area office of the Department of Housing and Urban Development (see page 33). You may instead call one of the phone numbers listed on page 11.

If you think you have been discriminated against by the National Guard, the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), or by other **defense** programs, such as those of the U.S. Army Corps of Engineers or the Defense Civil Preparedness Agency, write to

Deputy Assistant Secretary of Defense
U.S. Department of Defense
Room 3E318, The Pentagon
Washington, DC 20301

If you think you have been discriminated against by any program funded or assisted by the **Economic Development Administration**, write to

Office of Civil Rights
U.S. Department of Commerce
Washington, DC 20301

To conserve needed energy and aid those persons least able to afford higher utility costs, the Department of Energy's weatherization assistance program makes funds available to States, local governments, or community action agencies, and in certain instances, Native American tribal organizations, to insulate the dwellings of low-income persons, especially the elderly and handicapped with low incomes. All low-income households are eligible to receive this assistance, which includes the installation of weatherization materials such as ceiling insulation, caulking, weather-stripping, storm windows, and making furnace efficiency modifications. Generally, Federal law prohibits programs receiving Federal money or other assistance from discriminating against individuals because of race, color, age, national origin, or condition of handicap; but in the weatherization program, discrimination on the basis of sex is also prohibited. (See also, sections of chapter 4 on age, page 20, and handicap, page 21).

If you think you have been discriminated against by a State or local government or community action agency in trying to get assistance under the weatherization program, write to

Department of Energy
Office of Consumer Affairs
1000 Independence Ave., S.W.
Room 8—G031
Washington, DC 20585

or call the toll-free, Watts hot line

800–424–9246

If you think you or your community have been discriminated against in trying to get benefits under programs for sewage treatment plants and other measures to improve the **environment,** write to

Director, Office of Civil Rights
Environmental Protection Agency
Washington, DC 20460

or to the appropriate EPA regional office (see page 36).

If you think you have been discriminated against by an institution that gets Federal funds under a **health** or **welfare** program, such as Medicare, Medicaid, Aid to Families with Dependent Children, Family Planning, or Maternal and Child Health Services, write to the appropriate regional office of the Department of Health and Human Services (see page 32).

If you think you have been discriminated against by **natural resource, recreation,** or **wildlife** programs, such as those of the Heritage, Conservation and Recreation Service, the Bureau of Land Management, the U.S. Fish and Wildlife Service, and the National Park Service, write to

Office for Equal Opportunity
Office of the Secretary
U.S. Department of the Interior
Washington, DC 20240

If you think you have been discriminated against by a company that has received or dispenses **Small Business Administration** funds, write to

Chief, Compliance Division
Office of Equal Employment Opportunity
Small Business Administration
Washington, DC 20416

If you think you have been discriminated against by any program or activity of a **State** or **local government** such as employment or services, write to

Civil Rights Division
Office of Revenue Sharing
U.S. Department of the Treasury
Washington, DC 20226

If you think you have been discriminated against by a road building, mass transit, or other **transportation** program, write to

Departmental Office of Civil Rights
U.S. Department of Transportation
Washington, DC 20590

Such discrimination could include providing better transportation services to one part of a city, where mostly whites live, than to another part of a city, where mostly minorities live.

The Justice Department is responsible for coordinating enforcement of the law barring discrimination because of race, color, or national origin. If you think you have been discriminated against for one of these reasons by a program that gets some kind of Federal assistance, but you don't know which agency to contact, write to

Director, Office of Coordination and Review
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

You should also contact the Justice Department if you believe such a complaint has not been properly handled by another agency.

Although direct discrimination by a Federal agency in awarding grants to community organizations, governments, or others is not necessarily barred by Federal statutes, it is prohibited by the U.S. Constitution. Complaints should be filed with the responsible agency, but if that agency does not act, you may have to bring suit to protect your rights (see "Legal Action," page 28).

Public places and facilities

If you think you have been discriminated against while using or trying to use

- a hotel, restaurant, theater, sports arena, or other **place for use of the general public;**
- **a courthouse, jail, hospital, park, swimming pool, transportation system, or other facility owned or operated by,** or on behalf of, **a State or local government** (except for educational institutions, see instead page 6), contact the local office of the Federal Bureau of Investigation (FBI), listed in the front of your phone book under "police," or the nearest office of a U.S. attorney (see page 47). If you are not able to locate an FBI agent or U.S. attorney, write to

Chief, Special Litigation Section
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

If you think you have been discriminated against while using or trying to use a **Federal facility,** write to the agency in charge of operating that facility. You can find out the name of the agency by calling one of the Federal Information Centers, located in major cities throughout the Nation.

If the agency does not act, the Justice Department has no power to step in, but you may sue privately. (See "Legal Action," page 28.)

Complaints about State and local government facilities may also be made to the Office of Revenue Sharing at the address on page 17.

Voting

If you think you were discriminated against when you tried to vote, immediately complain to local voting officials and contact the nearest office of a U.S. attorney (see page 47) or write to the Justice Department at the address on page 7. You should also complain if you experienced discrimination when you tried to **register,** or when you **cam-**

paigned for office, took part in a political meeting, signed up other voters, or **served as an election official or poll watcher.**

You might have been stopped from doing these things, or you might have been beaten, lost your job or your home, or been threatened or hurt in some way. You should also complain or write to the Justice Department at the address below

- if you are discriminated against in trying to register or vote because you don't know how to read or write or can't speak or read English;
- if you don't know how to read or write and are not assisted in voting;
- if you are an American Indian, Asian American, Alaskan Native, or Hispanic and are not given help you request in voting (although this right depends on how many members of your community need such assistance);
- if you think a change in local voting laws has a discriminatory purpose or effect.

Write to

Chief, Voting Section
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

4. Other Kinds of Discrimination

The major civil rights laws do not forbid discrimination on account of age, handicap, or lack of citizenship, but a number of other statutes cover some of the same kinds of discriminatory situations. Age discrimination can affect both young and old people. Handicaps can be mental and emotional as well as physical.

Age

Federal law forbids age discrimination in **credit**, although a creditor may consider age to the extent that it bears on other things used to determine creditworthiness. For example, an elderly applicant might not qualify for loan terms in which the downpayment is small and the length of time for repayment exceeds the borrower's life expectancy. If you think you have been discriminated against in obtaining credit, see page 4.

Federal law forbids age discrimination in **employment** against most persons age 40 and over by most Federal agencies and against nearly all individuals from ages 40 to 70 by employment agencies and most employers and labor unions. Complaints should be filed within **180 days** after the discriminatory act takes place. Ways in which discrimination can occur are explained on page 8. Most apprenticeship programs are not covered by laws forbidding age discrimination.

If you are 40 or over and think you have been discriminated against by a Federal agency, follow the Federal employee complaint procedure described on page 9. If you are between the ages of 40 and 70 and think you have been discriminated against by an employer, employment agency, or labor union, write to the nearest EEOC local office (see page 37).

With certain exceptions, age discrimination in **programs that receive Federal money** is forbidden. See the sections of chapter 3 on education (page 6), housing (page 11), law enforcement (page 12), and other federally-funded programs (page 13) for addresses where complaints should be filed. Please note that other material in these sections may

not be relevant; for example, Federal law does not bar age discrimination in housing unless Federal assistance is involved.

The chief law barring discrimination in federally-funded programs, the Age Discrimination Act of 1975, covers services and benefits, but not employment, unless the activity is a CETA public service employment program. See page 10 for where to file complaints concerning CETA programs.

The Department of Health and Human Services coordinates enforcement of the Age Discrimination Act. If you think you have been discriminated against by a program that gets some kind of Federal assistance, but don't know which agency to contact, write to the **HHS headquarters** address on page 32. You should also write to this address if you believe your complaint has not been properly handled by another agency.

Mass transit facilities that get Federal funds may be required to make provisions for the elderly and allow them cutrate fares during nonpeak hours. If you think a mass transit project has failed to meet these requirements, write to

Office of Civil Rights
Urban Mass Transportation Administration
U.S. Department of Transportation
Washington, DC 20590

Consumer Affairs Officer
Federal Railroad Administration
U.S. Department of Transportation
Washington, DC 20590

If you are 18 years old or over and think you have been discriminated against in **voting**, see page 18.

Handicap

If **architectural barriers** limit your use of a building constructed, financed, modified, or leased with Federal funds (except for most private

residences and military facilities), or of a building in which there is a Federal or federally-assisted activity, write to

Access America
Washington, DC 20201

Some buildings are exempt from providing for handicapped persons. Federal contractors and programs that receive Federal financial assistance are also required to provide reasonable accommodation for handicapped persons, which in some cases may require removal of architectural barriers. For complaints related to federally-aided programs, write to HHS headquarters (see page 32). For complaints against contractors, write to the appropriate regional office of the Department of Labor (see page 35).

States must provide adequate and reasonable **access** for handicapped persons, including those in wheelchairs, **across curbs** built or replaced after June 30, 1976. If a lack of curb-cuts limits your ability to cross at a crosswalk, write to

Office of Highway Safety
Federal Highway Administration
U.S. Department of Transportation
Washington, DC 20590

Federal law forbids discrimination against handicapped persons by any **program receiving Federal money**. (The 1978 amendments to the Rehabilitation Act extended coverage of section 504 to include programs and activities of Federal agencies.) The agencies that enforce this law may have time limits (usually **180 days** after the discriminatory act) on when complaints can be filed.

Public school systems must provide education to handicapped persons comparable to that given to other students, and no educational institutions receiving Federal funds may discriminate against handicapped persons in employment or services.

These institutions must put handicapped students in classes with other students unless a handicap is so severe that the person cannot be educated adequately in such a setting. Tests and other methods used to evaluate and place handicapped students may not be racially or cultur-

ally discriminatory. If you think you or your handicapped child has been discriminated against by an educational institution, write to:

Office for Special Education and Rehabilitative
Department of Education
Donohoe Bldg., 400 Sixth St. S.W.
Washington, DC 20024

If you think you have been discriminated against in employment or services by federally-funded programs in housing, law enforcement, in any other field, or by any program of a State or local government, see pages 11–17 for addresses for filing complaints. Please note that other material in these sections may not be relevant; for example, Federal law does not bar discrimination against handicapped persons in housing unless Federal assistance is involved.

The Department of Health and Human Services is responsible for coordinating enforcement of the chief law barring discrimination against handicapped persons in federally-funded programs. If you think you have been discriminated against by a program that gets some kind of Federal assistance, but don't know which agency to contact, write to the HHS **headquarters** address on page 32. You should also write to this address if you believe your complaint has not been properly handled by another agency.

If you think you have been discriminated against by a **Federal agency** in trying to get a **job** you can perform satisfactorily in spite of a handicap, follow the Federal employee complaint procedure explained on page 9. If you think you have been discriminated against by an **employer holding a Federal contract** in trying to get such a job, write to the appropriate regional office of the Department of Labor (see page 35). Complaints against contractors should be filed within **180 days** after the discriminatory act takes place.

If you think you have been discriminated against by a **State employment** or **unemployment benefits office**, or by a **CETA program**, an **apprenticeship program** recognized by the Department of Labor, or a federally-funded **job training center**, write to the appropriate addresses listed on page 10.

Mass transit facilities that get Federal funds may be required to make provisions for handicapped persons and allow them cutrate fares during nonpeak hours. If you think a mass transit project has failed to

meet these requirements, write to the first Department of Transportation address on page 21.

If you are denied service on an **Amtrak train** that runs between cities, write to the second Department of Transportation address on page 21.

You may obtain a free pamphlet titled, "Your Rights as a Disabled Person," by writing to

Handicapped
U.S. Department of Health and Human Services
Washington, DC 20201

For more information on Federal laws and programs affecting handicapped persons, write to obtain "A Handbook on the Legal Rights of Handicapped Persons." It also covers laws of the District of Columbia, Maryland, and Virginia and is available from

Superintendent of Documents
U.S. Government Printing Office
Washington, DC 20402

Contact the Superintendent of Documents at the above address and include the following stock number, 040–000–00355–0.

Lack of citizenship

The Supreme Court has ruled that the Constitution protects, to some extent, persons in this country who are not U.S. citizens from arbitrary denials of their rights. It has also ruled that, without a compelling reason, States may not deny public benefits, such as education or welfare assistance, to permanent resident aliens, or restrict benefits only to those aliens who have lived in the United States for a certain number of years.

However, the laws that prohibit discrimination because of race, national origin, or other characteristics do not cover lack of citizenship. In some cases, what is claimed to be discrimination against noncitizens is merely a disguise for discrimination because of national origin and is therefore covered under these laws. Because lack of citizenship is not a

prohibited basis for discrimination in the civil rights laws enforced by Federal agencies, it has frequently been necessary for noncitizens to bring legal action to get their rights (see "Legal Action," page 28).

Some federally-funded programs are available to noncitizens, and some are not, depending on the statute governing their operations. Some programs make distinctions between permanent resident aliens and others.

If you are informed that you cannot participate in or receive benefits of a program that receives Federal funds because you are not a citizen, write to the appropriate agency listed in chapter 3 to determine whether the denial is legal. See the sections on education (page 6), State employment services and unemployment benefits offices, CETA programs, apprenticeship programs recognized by the Department of Labor, and federally-funded job training centers (page 10), housing (page 11), law enforcement (page 12), and other federally-funded programs (page 13) for agency addresses. Please note that other material in these sections may not be relevant.

5. Special Circumstances

American Indians

If you are discriminated against because you are an American Indian or an Alaskan native, you should file a complaint with the appropriate agency listed in chapter 3 of this booklet. In addition, you should write to

Office of Indian Rights
Civil Rights Division
U.S. Department of Justice
Washington, DC 20530

For a more detailed explanation of your rights as a native American, write to obtain a free copy of *American Indian Civil Rights Handbook.* It is available from

Publications Warehouse
U.S. Commission on Civil Rights
621 North Payne St.
Alexandria, VA 22314

Institutionalized persons

If you do not receive treatment or are otherwise deprived of your rights while involuntarily confined to a nonpenal institution, write to the Justice Department address on page 7.

Military personnel

If you are in the U.S. Navy and have a discrimination complaint about some aspect of **military life,** it should be handled through the chain of command.

If you are in the U.S. Army or Marine Corps, discrimination complaints are handled through the chain of command and inspector general channels.

If you are in the U.S. Air Force, a discrimination complaint should first be taken up with your supervisor or commander. If it is not resolved to your satisfaction, you should contact the equal opportunity and treatment officer or the noncommissioned officer at your wing or base social actions office.

If you are in any branch of the service and are discriminated against in **off-base housing,** contact your post or base housing referral office. If the discriminatory act took place in the United States, you should also file a complaint with HUD (see page 11).

6. More Help

Discrimination law guides

Single copies of *A Compilation of Federal Laws and Executive Orders for Nondiscrimination and Equal Opportunity Programs* may be obtained free from

U.S. General Accounting Office
Distribution Section, Room 1518
441 G St., N.W.
Washington, DC 20548

Include the order number (HRD-78–138) and date of publication (August 2, 1978).

Single copies of *A Guide to Federal Laws and Regulations Prohibiting Sex Discrimination* are available free from

Publications Warehouse
U.S. Commission on Civil Rights
621 North Payne St.
Alexandria, Va. 22314

Legal action

It may be necessary to bring a legal suit to enforce your rights. *Brown v. Board of Education*, which resulted in the Supreme Court's 1954 landmark school desegregation decision, was based on a charge that segregated schools violated the 14th amendment of the Constitution. Cases have also been brought against Federal agencies for failing to enforce civil rights laws adequately.

However, if an administrative procedure has been set up to deal with a particular problem, such as employment discrimination, courts may require that process to be exhausted before a case can be filed. In some civil rights cases, attorney's fees are awarded to the side that wins.

For legal assistance, you may contact your local legal aid society or bar association, or private groups, such as the American Civil Liberties Union, the National Association for the Advancement of Colored People, the Mexican American Legal Defense and Education Fund, the National Organization for Women, and the Disability Rights Center.

7. Agency Regional and Local Offices

Many Federal agencies divide the States into the following areas to be served by regional offices:

Region I	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Region II	New Jersey, New York, Puerto Rico, Virgin Islands
Region III	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
Region IV	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region V	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Region VI	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII	Iowa, Kansas, Missouri, Nebraska
Region VIII	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX	Arizona, California, Hawaii, Nevada, American Samoa, Guam, Trust Territory of the Pacific Islands, Wake Island
Region X	Alaska, Idaho, Oregon, Washington

Community Services Administration

See above for which region your State is in. Address complaints to: Human Rights Chief, Community Services Administration.

Region I John F. Kennedy Federal Bldg., Room

	E-432, Boston, MA 02203
Region II	26 Federal Plaza, 32nd Floor, New York, NY 10007
Region III	Gateway Bldg., 3535 Market St., Philadelphia, PA 19104
Region IV	101 Marietta St. NW, Atlanta, GA 30303
Region V	300 South Wacker Drive, 24th Floor, Chicago, IL 60606
Region VI	1200 Main Tower, M-100, Dallas, TX 75202
Region VII	911 Walnut St., 16th Floor, Kansas City, MO 64106
Region VIII	1961 Stout St., 12th Floor, Denver, CO 80294
Region IX	450 Golden Gate Ave., Box 36008, San Francisco, CA 94102
Region X	Arcade Plaza Bldg., 1321 Second Ave., Seattle, WA 98101

Department of Education

See page 30 for region your State is in. Address complaints to: Office for Civil Rights, U.S. Department of Education.

Region I	104 Federal St., 14th Floor, Boston, MA 02110
Region II	26 Federal Plaza, 33rd Floor, New York, NY 10007
Region III	3535 Market St., P.O. Box 13716, Philadelphia, PA 19101
Region IV	101 Marietta St., 27th Floor, Atlanta, GA 30323
Region V	300 South Wacker Dr., Chicago, IL 60606
Region VI	1200 Main Tower Bldg., Rm. 1930, Dallas, TX 75202
Region VII	1150 Grand Ave., Kansas City, MO 64106

Region VIII	1961 Stout St., Rm. 1185, Denver, CO 80294
Region IX	1275 Market St., 14th Floor, San Francisco, CA 94103
Region X	Arcade Plaza Bldg., 1321 Second Ave., Seattle, WA 98101
HEADQUARTERS	Switzer Bldg., 330 C St., S.W., Washington, DC 20201

Department of Health and Human Services

See page 30 for which region your State is in. Address complaints to: Office for Civil Rights, U.S. Department of Health and Human Services.

Region I	John F. Kennedy Federal Bldg., Boston, MA 02203
Region II	26 Federal Plaza, Room 3835, New York, NY 10007
Region III	Gateway Bldg., 3535 Market St., Philadelphia, PA 19104
Region IV	101 Marietta Tower Bldg., Atlanta, GA 30323
Region V	300 South Wacker Drive, Chicago, IL 60606
Region VI	1200 Main Tower Bldg., Dallas, TX 75202
Region VII	601 East 12th St., Kansas City, MO 64106
Region VIII	1961 Stout St., Denver, CO 80294
Region IX	Federal Office Bldg., United Nations Plaza, San Francisco, CA 94102
Region X	Arcade Plaza Bldg., 1321 Second Ave., Seattle, WA 98101
HEADQUARTERS	Office for Civil Rights, U.S. Department of Health and Human Services, Washington, D.C. 20201

Department of Housing and Urban Development

See page 30 for which region your State is in. Write to the office in your State, or to the nearest one, if there are more than one. If there is no office in your State, write to the nearest one in your region. Address complaints to: Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development.

Region I	999 Asylum Ave., One Financial Plaza, Hartford, CT 06103 Bulfinch Bldg., 15 New Chardon St., Boston, MA 02114 800 John F. Kennedy Federal Bldg., Boston, MA 02203 New Federal Bldg., 275 Chestnut St., Manchester, NH 03101
Region II	The Parkade Bldg., 519 Federal St., Camden, NJ 08103 Gateway Bldg. No. 1, Raymond Plaza, Newark, NJ 07102 Grant Bldg., 560 Main St., Buffalo, NY 14202 6?o Fifth Ave., New York, NY 10019 26 Federal Plaza, Room 3541, New York, NY 10007 New Pan Am Bldg., 255 Ponce de Leon Ave., Hato Rey, PR 00918
Region III	1875 Connecticut Ave., N.W., Washington, D.C. 20009 Two Hopkins Plaza, Baltimore, MD 21201 Curtis Bldg., Room 892, 625 Walnut St., Philadelphia, PA 19106 Two Allegheny Center, Room 1100, Pittsburgh, PA 15212 701 East Franklin St., Richmond, VA 23219
Region IV	Daniel Bldg., 15 South 20th St.,

	Birmingham, AL 35233 Peninsular Plaza, 661 Riverside Ave., Jacksonville, FL 32204 230 Peachtree St. NW, Atlanta, GA 30303 Room 211, Pershing Point Plaza, 1371 Peachtree St., NE, Atlanta, GA 30309 601 South Floyd St., Louisville, KY 40201 101 C Third Floor, Jackson Mall, Jackson, MS 39213 2309 West Cone Blvd., Northwest Plaza, Greensboro, NC 27408 1801 Main St., Jefferson Square, Columbia, SC 29202 One Northshore Bldg., 1111 Northshore Dr., Knoxville, TN 37919
Region V	17 North Dearborn St., Chicago, IL 60602 300 South Wacker Drive, Chicago, IL 60606 Willowbrook 5 Bldg., 4720 Kingsway Drive, Room 301, Indianapolis, IND 46205 McNamara Federal Bldg., 177 Michigan Ave., Detroit, MI 48226 Griggs-Midway Bldg., 1821 University Ave., St. Paul, MN 55104 60 East Main St., Columbus, OH 43215 744 North Fourth St., Milwaukee, WI 53203
Region VI	One Union National Plaza, Suite 1400, Little Rock, AR 72201 Plaza Tower, 1001 Howard Ave., New Orleans, LA 70113 301 North Hudson St., Oklahoma City, OK 73102 2001 Bryan Tower, Fourth Floor, Dallas, TX 75201 1100 Commerce St., Dallas, TX 75242

	Kallison Bldg., 410 South Main Ave., San Antonio, TX 78285
Region VII	Two Gateway Center, Fourth and State Sts., Kansas City, KS 66101 911 Walnut St., Kansas City, MO 64106 210 North 12th St., St. Louis, MO 63101 Univac Bldg., 7100 West Center Road, Omaha, NE 68106
Region VIII	1405 Curtis St., Denver, CO 80202
Region IX	2500 Wilshire Blvd., Los Angeles, CA 90057 One Embarcadero Cntr., Suite 1600, San Francisco, CA 94111 450 Golden Gate Ave., P.O. Box 36003 San Francisco, CA 94102
Region X	334 West Fifth Ave., Anchorage, AK 99501 520 SW Sixth Ave., Portland, OR 97204 Arcade Plaza Bldg., 1321 Second Ave., Seattle, WA 98101
HEADQUARTERS	Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, Washington, DC 20410

Department of Labor

See page 30 for which region your State is in. Address complaints concerning Federal contractors (page 9) to: Assistant Regional Administrator for OFCCP/ESA, U.S. Department of Labor.

Address complaints concerning State employment services, unemployment benefits offices, and CETA programs (page 10) to: Regional Administrator, Employment and Training Administration, U.S. Department of Labor.

Region I	John F. Kennedy Federal Bldg., Rm. 1612-C, Boston, MA 02203

Region II	1515 Broadway, Rm. 3713, New York, NY 10036
Region III	Gateway Bldg., Rm 15430, 3535 Market St., Philadelphia, PA 19104
Region IV	1371 Peachtree St. NE, Rm. 729, Atlanta, GA 30309
Region V	230 South Dearborn St., Sixth Floor, Chicago, IL 60604
Region VI	555 Griffin Square Bldg., Rm. 316, Dallas, TX 75202
Region VII	911 Walnut St., Rm. 2000 Kansas City, MO 64106
Region VIII	1961 Stout St., Rm. 1412, Denver, CO 80294
Region IX	450 Golden Gate Ave., Rm. 11435 San Francisco, CA 94102
Region X	909 First Ave., Rm. 1023, Seattle, WA 98174
HEADQUARTERS	For Federal contractors: Office of Federal Contract Compliance Programs, Employment Standards Administration, U.S. Department of Labor, Washington, DC 20210 For State employment services, unemployment benefits offices, and CETA programs: Employment and Training Administration, U.S. Department of Labor, Washington, DC 20210

Environmental Protection Agency

See page 30 for which region your State is in. Address complaints to: Office of Civil Rights, Environmental Protection Agency.

Region I	John F. Kennedy Federal Bldg., Boston, MA 02203
Region II	26 Federal Plaza, New York, NY 10007
Region III	Curtis Bldg., 625 Walnut St., Philadelphia, PA 19106
Region IV	345 Courtland St. NE, Atlanta, GA 30308
Region V	230 South Dearborn St., Chicago, IL 60604
Region VI	1201 Elm St., Dallas, TX 75270
Region VII	324 East 11th St., Kansas City, MO 64106
Region VIII	1860 Lincoln St., Denver, CO 80203
Region IX	215 Fremont St., San Francisco, CA 94105
Region X	1200 Sixth Ave., 12th Floor, Seattle, WA 98101

Equal Employment Opportunity Commission

Write to the nearest office (listed below in order by State). Address complaints to: **Equal Employment Opportunity Commission.**

2121 Eighth Ave. North, Birmingham, AL 35203
201 North Central Ave., Suite 1450, Phoenix, AZ 85073
700 West Capitol, Little Rock, AR 72201
1303 P St., Suite 103, Fresno, CA 93721
3255 Wilshire Blvd., Ninth Floor, Los Angeles, CA 90010
1515 Clay St., Oakland, CA 94612
880 Front St., San Diego, CA 92101
1390 Market St., Suite 325, San Francisco, CA 94102
84 West Santa Clara, San Jose, CA 95113
1531 Stout St., 6th Floor, Denver, CO 80202

1717 H St. N.W., Suite 402, Washington, DC 20006
DuPont Plaza Center, Suite 414, 300 Biscayne Boulevard Way, Miami, FL 33131
700 Twiggs St., Tampa, FL 33602
75 Piedmont Ave. NE, Atlanta, GA 30303
536 South Clark St., Rm. 234, Chicago, IL 60605
46 East Ohio St., Rm. 456, Indianapolis, IN 46204
601 West Broadway, Rm. 105, Louisville, KY 40202
600 South St., New Orleans, LA 70130
711 West 40th St., Suite 210, Baltimore, MD 21211
150 Causeway St., Suite 1000, Boston, MA 02114
First National Bldg., Suite 600, 660 Woodward Ave., Detroit, MI 48226
12 South Sixth St., Minneapolis, MN 55402
200 East Pascagoula St., Suite 500, Jackson, MS 39201
1150 Grand, First Floor, Kansas City, MO 64106
1601 Olive St., St. Louis, MO 63103
505 Marquette NW, Suite 1515, Albuquerque, NM 87101
744 Broad St., Rm. 502, Newark, NJ 07102
One West Genesee St., Rm. 320, Buffalo, NY 14202
90 Church St., Rm. 1301, New York, NY 10007
403 North Tyron St., Second Floor, Charlotte, NC 28202
234 West Market, Rm 132, Greensboro, NC 27402
414 Fayetteville St., Raleigh, NC 27608
550 Main St., Rm. 7019, Cincinnati, OH 45202
1365 Ontario St., Rm. 602, Cleveland, OH 44114
200 West 2nd St., Dayton, OH 45402
50 Penn Place, Suite 1430, Oklahoma City, OK 73118
127 North Fourth St., Suite 200, Philadelphia, PA 19106
1000 Liberty Ave., Rm. 2038A, Pittsburgh, PA 15222
7 North Laurens St., Greenville, SC 29602
1407 Union Ave., Suite 502, Memphis, TN 38104
404 James Robertson Parkway, Suite 1822, Nashville, TN 37219
212 North St. Paul, Sixth Floor, Dallas, TX 75201
2211 East Missouri, Rm. E-235, El Paso, TX 79903
2320 LaBranch, Rm. 1101, Houston, TX 77004
727 East Durango, Suite B-601, San Antonio, TX 78206
215 East Plume St., Norfolk, VA 23510
400 North Eighth St., Rm. 6213, Richmond, VA 23219
710 Second Ave., Seattle, WA 98104

342 North Water St., Rm. 612, Milwaukee, WI 53202

EEOC will also open offices in a number of other cities during 1980. Check phone listings to see if they have been set up, or write to EEOC headquarters for information.

HEADQUARTERS Equal Employment Opportunity Commission, Washington, DC 20506

Federal Deposit Insurance Corporation

See the list below to determine which FDIC office covers your State. Address complaints to: Regional Director, Federal Deposit Insurance Corporation.

Alabama, Florida, Georgia: 233 Peachtree St., NE, Suite 2400, Atlanta, GA 30303

Alaska, Arizona, California, Guam, Hawaii, Idaho, Nevada, Oregon, Utah, Washington: 44 Montgomery St., Suite 3600, San Francisco, CA 94104

Arkansas, Louisiana, Mississippi, Tennessee: One Commerce Sq., Suite 1800, Memphis, TN 38103

Colorado, New Mexico, Oklahoma, Texas: 350 North St. Paul St., Suite 2003, Dallas, TX 75201

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: 60 State St., 17th Floor, Boston, MA 02109

Delaware, Maryland, Pennsylvania: Five Penn Center Plaza, Suite 2901, Philadelphia, PA 19103

District of Columbia, North Carolina, South Carolina, Virginia: 707 East Main St., Suite 2000, Richmond, VA 23219

Illinois, Indiana: 6116 Sears Tower, Chicago, IL 60606

Iowa, Nebraska: 1700 Farnam St., Suite 1200, Omaha, NE 68102

Kansas, Missouri: 2345 Grand Ave., Suite 1500, Kansas City, MO 64108

Kentucky, Ohio, West Virginia: One Nationwide Plaza, Suite 2600, Columbus, OH 43215

Michigan, Wisconsin: One South Pinckney St., Rm. 813, Madison, WI 53703

Minnesota, Montana, North Dakota, South Dakota, Wyoming: 730 Second Ave. South, Suite 266, Minneapolis, MN 55402

New Jersey, New York, Puerto Rico, Virgin Islands: 345 Park Ave., 21st Floor, New York, NY 10022

HEADQUARTERS Office of Consumer Affairs and Civil Rights, Federal Deposit Insurance Corporation, Washington, DC 20429

Federal Home Loan Bank Board

See the list below to determine which bank covers your State. Address complaints to: Supervisory Agent, Federal Home Loan Bank of (city listed at left).

Atlanta	Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia: 260 Peachtree St. NW, 10th Floor, Atlanta, GA 30303
Boston	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: One Federal St., 30th Floor, Boston, MA 02110
Chicago	Illinois, Wisconsin: 111 East Wacker

	Dr., Chicago, IL 60601
Cincinnati	Kentucky, Ohio, Tennessee: 2700 DuBois Tower, Cincinnati, OH 45202
Des Moines	Iowa, Minnesota, Missouri, North Dakota, South Dakota: 907 Walnut St., Des Moines, IA 50309
Indianapolis	Indiana, Michigan: 2950 Indiana Tower, Indianapolis, IN 46204
Little Rock	Arkansas, Louisiana, Mississippi, New Mexico, Texas: 1350 Tower Bldg., Little Rock, AR 72201
New York	New Jersey, New York, Puerto Rico, Virgin Islands: One World Trade Cntr., Floor 103, New York, NY 10048
Pittsburgh	Delaware, Pennsylvania, West Virginia: 11 Stanwix St., Fourth Floor, Gateway Cntr., Pittsburgh, PA 15222
San Francisco	Arizona, California, Nevada: 600 California St., Rm. 310, San Francisco, CA 94108
Seattle	Alaska, Guam, Hawaii, Idaho, Montana, Oregon, Utah, Washington, Wyoming: 600 Stewart St., Seattle, WA 98101
Topeka	Colorado, Kansas, Nebraska, Oklahoma: P.O. Box 828, Topeka, KS 66601

HEADQUARTERS Department of Consumer Civil Rights,
Office of Examinations and Supervision,
Federal Home Loan Bank Board,
Washington, D.C. 20552

Federal Trade Commission

See the list below to determine which FTC office covers your State. Complaints from the Washington, D.C., metropolitan area and Puerto Rico should be sent to the address on page 6. Address complaints to: Equal Credit Opportunity, Federal Trade Commission.

Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia (except metropolitan DC area): 1718 Peachtree St. NW, Suite 1000, Atlanta, GA 30309

Alaska, Idaho, Oregon, Washington: 915 Second Ave., 28th Floor, Seattle, WA 98174

Arizona, California (southern): 11000 Wilshire Blvd., Room 13209, Los Angeles, CA 90024

Arkansas, Louisiana, New Mexico, Oklahoma, Texas: 2001 Bryan St., Suite 2665, Dallas, TX 75201

California (northern), Hawaii, Nevada: 450 Golden Gate Ave., Box 36005, San Francisco, CA 94102

Colorado, Kansas, Montana, Nebraska, North Dakota, South Dakota, Utah, Wyoming: 1405 Curtis St., Suite 2900, Denver, CO 80202

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: 1301 Analex Bldg., 150 Causeway St., Boston, MA 02114

Delaware, Maryland (except metropolitan DC area), Michigan, New York (west of Rochester), Ohio, Pennsylvania, West Virginia: 118 Saint Clair Ave., Suite 500, Cleveland, OH 44114

Illinois, Indiana, Iowa, Kentucky, Minnesota, Missouri, Wisconsin: 55 East Monroe St., Suite 1437, Chicago, IL 60603

New Jersey, New York (east of Rochester): 2243-EB Federal Bldg., New York, NY 10007

Internal Revenue Service

Write to the nearest office (listed below in order by State). Address complaints to: Chief of Exempt Organizations Division, Internal Revenue Service.

P.O. Box 2350, Los Angeles, CA 90053
450 Golden Gate Ave., San Francisco, CA 94102
P.O. Box 35045, Jacksonville, FL 32202
P.O. Box 632, Atlanta, GA 30301
P.O. Box 1193, Chicago, IL 60690
P.O. Box 13163, Room 508, Baltimore, MD 21203
P.O. Box 9081, JFK Post Office, Boston, MA 02203
477 Michigan Ave., Detroit, MI 48232
P.O. Box 3556, St. Paul, MN 55165
P.O. Box 1123, St. Louis, MO 63188
P.O. Box 260, Newark, NJ 07102
G.P.O. Box 1680, Brooklyn, NY 11202
P.O. Box 3200, Church Street Station, New York, NY 10008
P.O. Box 476, Cincinnati, OH 45201
P.O. Box 99182, Cleveland, OH 44199
P.O. Box 12821, Philadelphia, PA 19106
P.O. Box 2135, Austin, TX 78767
1100 Commerce, Mail Code 408, Dallas, TX 75242
915 Second Ave., Room 2498, Seattle, WA 98174
HEADQUARTERS Exempt Organizations Division, Internal Revenue Service, U.S. Department of the Treasury, Washington, DC 20224

National Credit Union Administration

See the list below to determine which NCUA office covers your State. Write to the office for the place where the credit union is, not where you are. Address complaints to: National Credit Union Administration.

Region I	Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Puerto Rico, Rhode Island, Vermont, Virgin Islands: State Street-South Bldg., Rm. 3E, 1776 Heritage Dr., Boston, MA 02171
Region II	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia: 228 Walnut St., Box 926, Harrisburg, PA 17108
Region III	Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee: 1365 Peachtree St. N.E., Suite 500, Atlanta, GA 30309
Region IV	Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin: 234 North Summit St., Rm. 704, Toledo, OH 43604
Region V	Arizona, Colorado, Idaho, Kansas, Montana, Nevada, New Mexico, Oklahoma, Texas, Utah, Wyoming: 515 Congress Ave., Suite 1400, Austin, TX 78701
Region VI	Alaska, California, Guam, Hawaii, Oregon, Washington: Two Embarcadero Cntr., Suite 1830, San Francisco, CA 94111
HEADQUARTERS	Consumer Affairs Office, National Credit Union Administration, Washington, DC 20456

Office of the Comptroller of the Currency

See the list below to determine which national bank region covers your State. Address complaints to: Administrator, First (or Second, Third, etc.) National Bank Region, Consumer Complaint Department.

First Region	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: Three Center Plaza, Suite P-400, Boston, MA 02108
Second Region	New Jersey, New York, Puerto Rico, Virgin Islands: 1211 Avenue of the Americas, Suite 4250, New York, NY 10036
Third Region	Pennsylvania: Three Parkway, Suite 1800, Philadelphia, PA 19102
Fourth Region	Indiana, Kentucky, Ohio: One Erieview Plaza, Cleveland, OH 44114
Fifth Region	Delaware, District of Columbia, Maryland, North Carolina, Virginia, West Virginia: F&M Center, Suite 21-51, Richmond, VA 23277
Sixth Region	Florida, Georgia, South Carolina: Peachtree Cain Tower, 229 Peachtree St. NE, Suite 2700, Atlanta, GA 30303
Seventh Region	Illinois, Michigan: Sears Tower, 233 South Wacker Dr., Suite 5750, Chicago, IL 60606
Eighth Region	Alabama, Arkansas, Louisiana, Mississippi, Tennessee: 165 Madison Ave., Rm. 800, Memphis, TN 38103
Ninth Region	Minnesota, North Dakota, South

	Dakota, Wisconsin: 800 Marquette Ave., 1100 Midwest Plaza, East Bldg., Minneapolis, MN 55402
Tenth Region	Iowa, Kansas, Missouri, Nebraska: 911 Main St., Suite 2616, Kansas City, MO 64105
Eleventh Region	Oklahoma, Texas: 1201 Elm St., Suite 3800, Dallas, TX 75270
Twelfth Region	Arizona, Colorado, New Mexico, Utah, Wyoming: 1405 Curtis St., Denver, CO 80202
Thirteenth Region	Alaska, Idaho, Montana, Oregon, Washington: 707 SW Washington St., Rm. 900, Portland, OR 97205
Fourteenth Region	California, Hawaii, Nevada: One Market Plaza, Steuart Street Tower, Suite 2101, San Francisco, CA 94105
HEADQUARTERS	Consumer Affairs Division, Office of the Comptroller of the Currency, Washington, DC 20219

U.S. Commission on Civil Rights

See page 30 for which region your State is in. Address complaints to: Regional Director, U.S. Commission on Civil Rights.

Region I	55 Summer St., 8th Floor, Boston, MA 02110
Region II	26 Federal Plaza, Room 1639, New York, NY 10007

Region III	2120 L St., N.W., Room 510, Washington, DC 20037
Region IV	Citizens Trust Bank Bldg., Room 362, 75 Piedmont Ave., NE, Atlanta, GA 30303
Region V	230 South Dearborn St., 32nd Floor, Chicago, IL 60604
Region VI	Heritage Plaza, 418 South Main, San Antonio, TX 78204
Region VII	Old Federal Office Bldg., Room 3103, 911 Walnut St., Kansas City, MO 64106
Region VIII	Brooks Towers, Suite 2235, 1020 Fifteenth St., Denver, CO 80202
Region IX	3660 Wilshire Bldg., Suite 810, Los Angeles, CA 90010
Region X	915 Second Ave., Room 2852, Seattle, WA 98174
HEADQUARTERS	Complaint Referral U.S. Commission on Civil Rights Washington, DC 20425

United States Attorneys

Write to the nearest office in your State or territory. Address complaints to: United States Attorney.

Alabama	1800 Fifth Ave. North, Rm. 200, Birmingham, AL 35203 15 Lee St., Rm. 302, Montgomery, AL 36104

	113 St. Joseph St., Rm. 311, Mobile, AL 36602
Alaska	701 C St., Rm. C-252, Mail Box 9, Anchorage, AK 99513 101 12th Ave., Rm. 310, Fairbanks, AK 99701
Arizona	230 North First Ave., Rm. 5000, Phoenix, AZ 85025 La Placida Village, Acapulco Bldg., Third Floor, 120 West Broadway, Tucson, AZ 85702
Arkansas	U.S. Post Office and Courthouse, Sixth and Rogers, Fort Smith, AR 72901 600 West Capitol, Rm. 327, Little Rock, AR 72203
California	1130 O St., Rm. 5311, Fresno, CA 93721 312 North Spring St., Rm. 1306, Los Angeles, CA 90012 650 Capitol Mall, Rm. 2058, Sacramento, CA 95814 940 Front St., Rm. 5-N-19, San Diego, CA 92189 450 Golden Gate Ave., Rm. 16201, San Francisco, CA 94102 111 West St. John's St., Suite 602, San Jose, CA 95112
Canal Zone	PSC Box 2990, APO Miami, FL 34002
Colorado	1961 Stout St., Rm. C-330, Denver, CO 80294 P.O. Box 3566, Grand Junction, CO 81502
Connecticut	450 Main St., Rm. 250, Hartford, CT

	06103 270 Orange St., Rm. 310, New Haven, CT 06510
Delaware	844 King St., Rm. 5001, Wilmington, DE 19801
District of Columbia	U.S. Courthouse, Rm. 3600-E, Third and Constitution Ave., NW, Washington, DC 20001
Florida	299 E. Broward Blvd., Rm. 202-B, Fort Lauderdale, FL 33301 311 West Monroe St., Rm. 409, Jacksonville, FL 32201 14 NE First Ave., Rm. 300, Miami, FL 33132 80 North Hughey Ave., Orlando, FL 32801 100 North Palafox St., Rm. 310, Pensacola, FL 32501 110 Park Ave., Rm. 221, Tallahassee, FL 32301 611 Florida Ave., Rm. 405, Tampa, FL 33601
Georgia	56 Forsyth St. NW, Rm. 428, Atlanta, GA 30303 U.S. Courthouse, Rm. 311, Eighth and Telfair St., Augusta, GA 30903 Old Post Office Bldg., Rm. 303, Mulberry and Third Sts., Macon, GA 31202 125 Bull St., Rm. 237, Savannah, GA 31402
Guam	Pacific Nes Bldg., Rm. 502-A, Agana, GU 96910
Hawaii	300 Ala Moana Blvd., Rm. C-242, Box 50183, Honolulu, HI 96850

Idaho	550 West Fort St., Rm. 693, Box 037, Boise, ID 83724
Illinois	219 South Dearborn St., Rm. 1500 South, Chicago, IL 60604 201 North Vermillion, Rm. 202, Danville, IL 61832 750 Missouri Ave., Rm. 330, East St. Louis, IL 62202 100 NE Monroe St., Rm. 271, Peoria, IL 61601 600 East Monroe St., Rm. 312, Springfield, IL 62705
Indiana	1300 South Harrison St., Rm. 220, Fort Wayne, IN 46802 507 State St., Rm. 312, Hammond, IN 46320 46 East Ohio St., Rm. 274, Indianapolis, IN 46204 204 South Main St., Rm. 332, South Bend, IN 46601
Iowa	101 First St. SE, Rm. 225, Cedar Rapids, IA 52401 122 U.S. Courthouse, East First and Walnut Sts., Des Moines, IA 50309 U.S. Post Office and Courthouse, Rm. 327, Sioux City, IA 51102 236 Federal Bldg., Waterloo, IA 50703
Kansas	812 North Seventh St., Rm. 148, Kansas City, KS 66101 444 Quincy St., Rm. 385, Topeka, KS 66683 401 North Market, Rm. 306, Wichita, KS 67201
Kentucky	326 Federal Bldg., Limestone and Barr

	Sts., Lexington, KY 40507 601 West Broadway, Rm. 211, Louisville, KY 40202
Louisiana	707 Florida St., Rm. 130, Baton Rouge, LA 70801 500 Camp St., New Orleans, LA 70130 500 Fannin St., Rm. 3B12, Shreveport, LA 71101
Maine	202 Harlow St., Rm. 323, Bangor, ME 04401 156 Federal St., Rm. 107, Portland, ME 04112
Maryland	101 West Lombard St., Eighth Floor, Baltimore, MD 21201
Massachusetts	1107 John W. McCormack Post Office and Courthouse, Boston, MA 02109 436 Dwight St., Springfield, MA 01103
Michigan	1000 Washington St., Rm. 204, Bay City, MI 40707 231 West Lafayette, Rm. 817, Detroit, MI 48226 600 Church St., Rm. 113, Flint, MI 49503 110 Michigan Ave. NW, Rm. 544, Grand Rapids, MI 49503
Minnesota	110 South Fourth St., Rm. 596, Minneapolis, MN 55401 316 North Robert St., Rm. 678, St. Paul, MN 55101
Mississippi	U.S. Post Office and Courthouse, Rm. 324, Capitol and West Sts., Jackson, MS 39205 911 West Jackson Ave., Rm. 255, Oxford, MS 38655

Missouri	811 Grand Ave., Rm. 549, Kansas City, MO 64106 1114 Market St., Rm. 414, St. Louis, MO 63101 870 Boonville St., Rm. 227, Springfield, MO 65801
Montana	26th St. and Third Ave. North, Billings, MT 59103 400 North Main, Rm. 173, Butte, MT 59701
Nebraska	100 Centennial Mall North, Rm. 530, Lincoln, NE 68508 215 North 17th St., Rm. 8000, Omaha, NE 68101
Nevada	300 Las Vegas Blvd. South, Rm. 4–523, Las Vegas, NV 89101 300 Booth St., Rm. 5011, Reno, NV 89509
New Hampshire	55 Pleasant St., Rm. 411, Concord, NH 03301
New Jersey	401 Market St., Rm. 330, Camden, NJ 08101 970 Broad St., Rm. 502, Newark, NJ 07102 402 East State St., Rm. 251G, Trenton, NJ 08607
New Mexico	500 Gold Ave. SW, Rm. 12020, Albuquerque, NM 87103
New York	445 Broadway, Rm. 411, Albany, NY 12207 225 Cadman Plaza East, Brooklyn, NY 11201 502 U.S. Courthouse, Court and Franklin

	Sts., Buffalo, NY 14202 One Street Andrews Plaza, New York, NY 10007 100 State St., Rm. 233, Rochester, NY 14614 100 South Clinton St., Rm. 369, Syracuse, NY 13201
North Carolina	Post Office Bldg., Rm. 310, Otis St., Asheville, NC 28802 401 West Trade St., Rm. 251, Charlotte, NC 28230 324 West Market St., Rm. 326, Greensboro, NC 27402 310 New Bern Ave., Rm. 874, Raleigh, NC 27611
North Dakota	470 U.S. Post Office and Courthouse, Third and Rosser Ave., Bismarck, ND 58501 655 First Ave. North, Rm. 219, Fargo, ND 58108
North Mariana Islands	same as Guam
Ohio	722 U.S. Post Office and Courthouse, Fifth and Walnut Sts., Cincinnati, OH 45202 215 Superior Ave. NE., Rm. 400, Cleveland, OH 44114 85 Marconi Blvd., Rm. 200, Columbus, OH 43215 200 West Second St., Rm. 802, Dayton, OH 45402 1704 Spielbusch Ave., Rm. 307, Toledo, OH 43624

Oklahoma	Fifth and Okmulgee Sts., Rm. 333, Muskogee, OK 74401 U.S. Courthouse and Federal Office Bldg., Rm. 4434, Oklahoma City, OK 73102 333 West Fourth St., Rm. 460, Tulsa, OK 74103
Oregon	Federal Courthouse, Rm. 135, Eugene, OR 97401 620 SW Main St., Rm 506, Portland, OR 97205
Pennsylvania	Federal Bldg. and Courthouse, Rm. 314, Sixth and State Sts., Erie, PA 16501 Federal Bldg., Third and Walnut Sts., Harrisburg, PA 17101 U.S. Post Office Bldg., Market St., Lewisburg, PA 17837 Seventh Ave. and Grant St., Rm. 633, Pittsburgh, PA 15219 Independence Mall West, 601 Market St., Rm. 3310, Philadelphia, PA 19106 U.S. Post Office Bldg., Rm. 426, Scranton, PA 18501
Puerto Rico	Federal Courthouse and Office Bldg., Rm. 101, Ave. Carlos Chardon, Hato Rey, PR 00918 Old Post Office and Courthouse Bldg., Fourth Floor, Comercio St., San Juan, PR 00904
Rhode Island	223 Federal Bldg. and Courthouse, Kennedy Plaza, Providence, RI 02903
South Carolina	Post Office Bldg., Rm. 308, Meeting and Broad Sts., Charleston, SC 29402 1100 Laurel St., Rm. 151, Columbia, SC 29201 300 East Washington St., Rm. 318,

	Greenville, SC 29601
South Dakota	425 Federal Bldg., Pierre, SD 57501 515 Ninth St., Rm. 321, Rapid City, SD 57701 400 South Phillips Ave., Rm. 231, Sioux Falls, SD 57102
Tennessee	359 U.S. Post Office and Courthouse, Chattanooga, TN 37402 101 W. Summer St., Rm. 318, Greenville, TN 37743 509 Main St., Rm. 201, Knoxville, TN 37902 167 North Main St., Rm. 1058, Memphis, TN 38103 801 Broadway, Rm. 879, Nashville, TN 37203
Texas	200 West Eighth St., Rm. 309, Austin, TX 78701 248 U.S. Courthouse and Post Office Bldg., Liberty and Willow Sts., Beaumont, TX 77704 1001 East Elizabeth St., Rm. 120, Brownsville, TX 78521 521 Star St., Corpus Christi, TX 78401 1100 Commerce St., Rm. 16G28, Dallas, TX 75242 511 East San Antonio Ave., Rm. 353, El Paso, TX 79901 310 U.S. Courthouse, Tenth and Lamar Sts., Fort Worth, TX 76102 515 Rusk Ave., Houston, TX 77002 Federal Bldg., Matamoras St., Laredo, TX 78040 1205 Texas Ave., Rm. C-201, Lubbock, TX 79401

	Hemisfair Plaza, 655 East Durango Blvd., San Antonio, TX 78206 221 West Ferguson St., Rm. 402, Tyler, TX 75701
Utah	350 South Main St., Rm. 200, Salt Lake City, UT 84101
Vermont	Federal Bldg., Rm. 618, Elmwood Ave., Burlington, VT 05401 151 West St., Rutland, VT 05701
Virgin Islands	56 King St., Second Floor, Christiansted, St. Croix, VI 00820 District Court Bldg., Annex, St. Thomas, VI 00801
Virginia	117 South Washington St., Alexandria, VA 22314 U.S. Post Office and Courthouse, Rm. 409, Granby St., Norfolk, VA 23510 1102 East Main St., Third Floor, Richmond, VA 23210 210 Franklin Road SW, Rm. 325, Roanoke, VA 24008
Washington	1010 Fifth Ave., Rm. 1012, Seattle, WA 98104 West 920 Riverside, Rm. 841, Spokane, WA 99210 11th and A Sts., Rm. 324, Tacoma, WA 98402 303 Federal Bldg., Third and Chestnut, Yakima, WA 98907
West Virginia	500 Quarrier St., Rm. 4106, Charleston, WV 25301 300 Third St., Rm. 336, Elkins, WV

	26241 Fifth Ave. and Ninth St., Rm. 236, Huntington, WV 25701 1125–1141 Chapline St., Rm. 243, Wheeling, WV 26003
Wisconsin	215 Monona Ave., Rm. 241, Madison, WI 53701 517 East Wisconsin Ave., Rm. 330, Milwaukee, WI 53202
Wyoming	2120 Capitol Ave., Rm. 2139, Cheyenne, WY 82001

8. TDD Numbers of Federal Government Offices

Below are listed the TDD (telecommunications devices for the deaf) numbers of various Federal Government agencies.

Department of Health and Human Services, Rehabilitation Administration

Boston, MA	(617) 223–6820
New York, NY	(212) 264–9464
Philadelphia, PA	(215) 596–1327
Atlanta, GA	(404) 221–2352
Chicago, IL	(312) 353–4695
Dallas, TX	(214) 767–2968
Kansas City, MO	(816) 374–2381
Denver, CO	(303) 837–2135
San Francisco, CA	(415) 556–7638
Seattle, WA	(206) 442–4442
Washington, DC	(202) 245–0591
Washington, DC	(202) 245–0584

Department of Health and Human Services, Office for Civil Rights

Boston, MA	(617) 223–4000
New York, NY	(212) 264–9464
Philadelphia, PA	(215) 596–6794
Atlanta, GA	(404) 221–2010
Chicago, IL	(312) 353–1949
Dallas, TX	(214) 767–6599
Kansas City, MO	(816) 374–5025
Denver, CO	(303) 837–3439
San Francisco, CA	(415) 556–1933
Seattle, WA	(206) 442–7486

Cleveland, OH	(216) 522–7022
Washington, DC	(202) 472–2916

Other offices

Architectural and Transportation Barriers Compliance Board	(202) 245–1801
Bureau of Education of Handicapped	(202) 472–1356
Community Services Administration	(202) 245–5235
Department of Commerce, Law Library	(202) 377–5588
ED, Office for Civil Rights	(202) 426–7307
HUD, Office of Independent Living	(202) 755–5709
Department of Labor	(202) 523–9512
Department of the Treasury	(202) 634–5688
Federal Communications Commission	(202) 632–6999
Federal Register	(202) 523–5239
Office for Handicapped Individuals	(202) 245–8645
President's Committee on Employment of the Handicapped	(202) 653–5337
U.S. Commission on Civil Rights	(202) 376–2683
United States Congress	(202) 224–2793 or (202) 224–3997

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